

**Certificate of Notice Page 1 of 2**  
 United States Bankruptcy Court  
 Eastern District of Pennsylvania

In re:  
 Betzaida Cartagena  
 Debtor

Case No. 15-16462-elf  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0313-2

User: DonnaR  
 Form ID: pdf900

Page 1 of 1  
 Total Noticed: 1

Date Rcvd: Aug 16, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 18, 2017.

db +Betzaida Cartagena, 4304 Comly Street, Philadelphia, PA 19135-3906

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
 NONE. TOTAL: 0

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE. TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Aug 18, 2017

Signature: /s/Joseph Speetjens

**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 16, 2017 at the address(es) listed below:

BRIAN CRAIG NICHOLAS on behalf of Creditor MidFirst Bank bnicholas@kmlawgroup.com,  
 bkgroup@kmlawgroup.com  
 JOSHUA ISAAC GOLDMAN on behalf of Creditor MidFirst Bank bkgroup@kmlawgroup.com,  
 bkgroup@kmlawgroup.com  
 MATTEO SAMUEL WEINER on behalf of Creditor MidFirst Bank bkgroup@kmlawgroup.com  
 MICHAEL A. CATALDO2 on behalf of Debtor Betzaida Cartagena ecf@ccpclaw.com,  
 igotnotices@ccpclaw.com  
 MICHAEL A. CIBIK2 on behalf of Debtor Betzaida Cartagena ecf@ccpclaw.com,  
 igotnotices@ccpclaw.com  
 THOMAS I. PULEO on behalf of Creditor MidFirst Bank tpuleo@kmlawgroup.com,  
 bkgroup@kmlawgroup.com  
 United States Trustee USTPRegion03.PH.ECF@usdoj.gov  
 WILLIAM C. MILLER, Esq. ecfemails@phl3trustee.com, philaecf@gmail.com

TOTAL: 8

**IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE EASTERN DISTRICT OF PENNSYLVANIA**

IN RE: Betzaida Cartagena

Debtor

Chapter 13

MidFirst Bank

Movant

v.

NO. 15-16462 ELF

Betzaida Cartagena

Debtor

William C. Miller, Esq.

Trustee

**ORDER**

AND NOW, this 16th day of August, 2017 upon the filing of a Certification of Default by the Movant in accordance with the Stipulation of the parties approved on May 5, 2017, and the withdrawal of the objection thereto, it is **ORDERED** that:

The Automatic Stay of all proceedings, as provided under Section 362 of Title 11 of the United States Code, as amended (the Bankruptcy Code), is modified as to the Movant, MidFirst Bank, or its successor or assignee, with regard to the premises at 4304 Comly Street Philadelphia, PA 19135, so as to allow MidFirst Bank, or its successor or assignee, to proceed with its *in rem* rights and remedies under the terms of the mortgage and to pursue its *in rem* State Court remedies, which may include continuation or commencement of mortgage foreclosure proceedings against the mortgaged premises, and the execution of judgment and Sheriff's Sale of the premises, among other remedies.

The stay provided by Bankruptcy Rule 4001(a)(3) has been waived.



**ERIC L. FRANK  
CHIEF U.S. BANKRUPTCY JUDGE**